

an initiating module configured to initiate by the accumulator agency the payment as a debit transaction;

an executing component configured to execute the debit transaction from the accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

34-175. (Amended) A computer usable medium having computer readable code embodied therein for causing a computer to process [processing] a disbursement, the computer usable code comprising:

a transmitting module configured to transmit by an accumulator agency disbursement information to a state;

a receiving module configured to receive at the accumulator agency disbursement transaction information from the state regarding authorization for the disbursement as an addendum transaction; and

an executing module configured to execute the disbursement to a recipient.

#### REMARKS

The Applicant and Applicant's Representative thanks Examiner Cosimano for the courtesy extended during the personal interview of August 5, 1999. As indicated in the Interview Summary, Examiner Cosimano and Applicant's representative reached agreement that (1) a terminal disclaimer will be filed, (2) independent claims 150, 166, and 175 will be amended to add language to the preamble to include the program code being

used with a computer, and (3) the rejections under 35 U.S.C. § 102 will be withdraw.

In Parts 1-3 of the last Office Action, the Examiner objected to the disclosure because the continuing data on page 1 of the application has not been updated with the current status of the referenced application, i.e., application Serial No. 08/941,187. The continuing data stated on page 1 of the application contains the current status of the referenced application. Applicant will amend this data as amendments are necessary.

In Part 4 of the last Office Action, the Examiner also provisionally rejected claims 142-211 under the doctrine of double patenting. Applicant has attached a terminal disclaimer, as requested by the Examiner, to overcome the double patenting rejections.

In Part 5 of the last Office Action, the Examiner also rejected claims 150-153, 166, and 175 as directed to non-statutory subject matter under 35 U.S.C. § 101. Applicant has amended independent claims 150, 166, and 175, as requested by the Examiner, to overcome the § 101 rejections. The basis for the rejections of these claims is now moot.

In Part 6 of the last Office Action, the Examiner also rejected claims 142-211 for anticipation under 35 U.S.C. § 102(a-b). The Examiner has withdrawn these rejections.

Accordingly, Applicant respectfully requests that this Amendment under 37 C.F.R. § 1.116 be entered by the Examiner and the timely allowance of the pending claims.

If there are any additional fees due in connection with the filing of this response, please charge the fees to our Deposit Account No. 06-0916. Also, if a fee is required for


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an extension of time under 37 C.F.R. § 1.136 not accounted for above, such an extension is requested and the fee should also be charged to our Deposit Account No. 06-0916.

Respectfully submitted,

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By:   
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Dated: August 6, 1999

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